



## **RIC and PWE**

Your 403b account is part of the Iowa Retirement Investors' Club (RIC). RIC uses planwithease (PWE) as its third party administrator. Your funds are still held by and managed by your investment provider. PWE manages the process by which you can request a transaction.

## **When can I access my 403b account?**

1. When you have terminated employment;
2. When you reach age 59 ½;
3. If eligible, you can take a loan; or
4. If eligible, you can request a hardship withdrawal. You must take any available loans first.

## **How do I access my funds?**

1. Obtain the appropriate form(s) from your RIC provider
2. If you are age 59 ½ or older and taking a withdrawal from an RIC active provider, use "age 59 ½ or older" as your distributable event on your provider's form and submit directly to your provider
3. If you are not age 59 ½ or older, or are requesting a transaction with a provider other than an RIC active provider, log into PWE's website (see [Help With Login](#)) at <https://my.planwithease.com/emadmin/landingpage.action>, request approval and print the approval letter.
4. Submit the PWE approval letter with the provider's forms to the provider.

## **Instructions for transaction requests**

The transaction requests below are illustrated on the following pages.

- [Withdrawal \(other than a loan or hardship\) or rollover out](#)
- [Loan](#) (if available in your plan)
- [Exchange](#)
- [Rollover in](#)
- [Hardship withdrawal](#)

You may access a *Participant Users Guide* at

[https://das.iowa.gov/sites/default/files/hr/ric/403b/documents/pwe\\_guide.pdf](https://das.iowa.gov/sites/default/files/hr/ric/403b/documents/pwe_guide.pdf)

## How do I request a [withdrawal](#) (other than loan or hardship) or [rollover out](#)? ([Return to top](#))

1. Select *Request Transactions*.
2. A menu will appear below the tabs. Select *Withdrawals/Rollovers Out* in the new menu.
3. In the drop down box, select the reason you are requesting a withdrawal/rollover (severance from employment or age 59 ½).
4. Next to the investment provider under Amount Requested, enter an amount or select *Full Withdrawal*.
5. Select *Submit*.
6. Place cursor on *Documents* and select *Reports/Letters*. Print the certificate in the *Reports* tab and send it, along with the provider's withdrawal form or the receiving company's rollover paperwork, to the provider.

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Loans | Exchanges/Rollovers/Transfers | **Withdrawals** | Transaction History

**Withdrawals**

Area Education Agency 267 403(b) | Last Name | [Search]

[Steps to Request a Withdrawal](#)

Choose the proper Withdrawal type by selecting your option within the dropdown box: **Severance from Employment**

Your plan allows severance from employment withdrawal for participants who have terminated employment with the employer or have retired. To request a severance from employment withdrawal, select the investment provider and enter the dollar amount from which you will be making the withdrawal(s).

**NOTE: If you are requesting a Full Withdrawal of your account please utilize the check box under Full Withdrawal next to the Investment Provider you are requesting the funds from.**

**NOTE: If requesting a withdrawal for a Required Minimum Distribution or a Systematic Withdrawal, please utilize the Full Withdrawal option. This will ensure that your Investment Provider is notified of the full amount available for withdrawal to calculate the appropriate Required Minimum Distribution amount. If you are a participant in a 403(b) plan, IRS rules permit you take your Required Minimum Distribution from one 403(b) contract based on the aggregated values in all of your 403(b) contracts.**

Investment Providers	Available Amount	Amount Available Per Contract	Full Withdrawal	Maximum Amt Without CDSC	Amount Requested	As of Date
Great American Life Insurance Company	\$6,648.73					09/03/2016
		\$6,648.73	<input type="checkbox"/>	<input type="checkbox"/>	\$0.00	
Total amount:	\$6,648.73				\$0.00	

**Submit**

## How do I request a [loan](#)?

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1. Select *Request Transactions*.
2. A menu will appear below the tabs. Select *Loans* in the new menu (this option will only be listed if your employer allows loans).
3. In the drop down box, select the type of loan you are requesting. The amount eligible is based on IRS requirements, which is the lesser of \$50,000 or 50% of your account balance (minus any existing loan balance over the previous 12 months)
4. Next to the investment provider under Amount Requested, enter the amount of the loan.
5. Select *Submit*.
6. Place cursor on *Documents* and select *Reports/Letters*. Print the certificate in the *Reports* tab and send it, along with the provider's loan application, to the provider.

The screenshot shows the 'Request Transactions' tab selected in the top navigation bar (arrow 1). Below the tabs, the 'Loans' option is selected in the sub-menu (arrow 2). The 'Loans' section is displayed, showing a dropdown for 'Select loan type' set to 'General Purpose Loan' (arrow 3). Below this, there is a note about loan eligibility and a table showing the amount available by provider and the amount requested. The 'Amount Requested' field is currently set to '\$0.00' (arrow 4). A 'Submit' button is visible at the bottom right (arrow 5). The 'Documents' tab is highlighted in the top navigation bar (arrow 6).

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**Loans** Exchanges/Rollovers/Transfers Withdrawals Transaction History

Loans

Last Name  Alden Community School 403(b)

[Steps to Request Loans](#)

Select loan type:

General purpose loans are allowed under the plan. Your investment provider(s) may apply contractual terms and restrictions in addition to these plan provisions. To request a loan, select the investment provider and enter the dollar amount of the loan you want to request. Due to market fluctuations, applicable investment provider contract rules, and/or plan rules, a lesser amount may be available to you once your request is submitted to your investment provider.

**NOTE: This loan information is based on information from your Investment Provider(s). Your Investment Provider(s) may apply contractual terms and restrictions in addition to your plan's provisions. Contracts/Accounts from which loans are not allowed are not displayed. The Amount Requested cannot exceed the amount eligible within the plan and any other plans of the employer for which planwithease.com is the administrator.**

Amount eligible to loan from all your plans with your employer\*: \$43,531.32  
Total amount available within this plan: \$43,531.32  
Number of loans available: 99  
\*This amount only considers plans for which planwithease.com is the administrator.

Investment Providers	Amount Available by Provider	Amount Available by Contract/Account	Amount Requested	As of Date
MassMutual	\$43,531.32	\$43,531.32	<input type="text" value="\$0.00"/>	09/09/2016
Total amount:			\$0.00	<input type="button" value="Submit"/>

## How do I request an [exchange](#) from one RIC provider to another?

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1. Select *Request Transactions*.
2. A menu will appear below the tabs. Select *Exchanges/Rollovers In/Transfers* in the new menu.
3. Select the type of exchange (dollars or percentage).
4. Select the providers to move the funds from and to.
5. Next to the investment provider you are moving the funds from under Amount Requested, enter the amount you wish to move.
6. Select *Submit*.
7. Place cursor on *Documents* and select *Reports/Letters*. Print the certificate in the *Reports* tab and send it, along with the provider's form, to the provider.

The screenshot shows the 'planwithease.com' website interface. At the top, a navigation bar contains tabs: 'Close Participant', 'Participant Summary', 'Investments', 'Request Transactions' (highlighted with a red arrow labeled 1), 'Documents' (highlighted with a red arrow labeled 7), 'Personal Profile', 'Participant User Guide', 'QDRO', and 'Terms of Use/Online Privacy'. Below this, a sub-menu bar includes 'Loans', 'Exchanges/Rollovers/Transfers' (highlighted with a red arrow labeled 2), 'Withdrawals', and 'Transaction History'. The main content area is titled 'Exchanges' and includes a search box for 'Kirkwood Community College 403(b)' with a 'Last Name' dropdown. Below the title, there is a link 'Steps to Request Exchanges' and a 'Transfer/Rollover type:' dropdown set to 'Exchanges'. A text block explains the exchange option. Below this, a 'Select the type of transfer you would like to perform:' dropdown is set to 'Dollars' (highlighted with a red arrow labeled 3). The main form is titled 'Investment Provider to Investment Provider' and contains a table with columns: 'Investment Provider', 'Current Balance', 'From', 'To', and 'As of Date'. The 'Transfer from:' section shows 'Investment Provider:' as 'Voya Retirement Ins and Annuity' (highlighted with a red arrow labeled 4), 'Contract:' as a dropdown, 'Current Balance' as '\$57442.33', and 'Amount Requested' as '\$0.00' (highlighted with a red arrow labeled 5). The 'Transfer to:' section shows 'Investment Provider:' as 'VALIC' and 'Contract:' as 'New'. At the bottom right, there is a 'Submit' button (highlighted with a red arrow labeled 6).

## How do I request to [roll funds into RIC?](#)

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1. Select *Request Transactions*.
2. A menu will appear below the tabs. Select *Exchanges/Rollovers In/Transfers* in the new menu.
3. Select *Rollover into Plan*.
4. Type in the name of the provider you are rolling money from and the account number.
5. Select Submit.
6. Place cursor on *Documents* and select *Reports/Letters*. Print the certificate in the *Reports* tab and send it, along with the provider's form, to the provider.

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**Rollover Into Plan**

Cedar Rapids Community School District 403(b)

Last Name

Steps to Request a Rollover Into Plan

Transfer/Rollover type:

This option allows you to rollover assets into your existing plan from another plan. Select the investment provider(s) below that you wish to rollover from another plan. Once you have selected an existing investment provider, enter the name of the investment provider and contract/account number you are rolling from another plan.

*\*Please note: Rollovers are subject to acceptance by the investment provider to which you are rolling over into. Also, future contributions cannot be allocated to a Deselected Investment Provider.*

[Add contract](#) [Delete contract](#)

Rollover From Investment Provider	Contract/Account	Available Investment Providers	New Contract
<input type="text"/>	<input type="text"/>	Horace Mann	
		Contract Number	<input type="text"/>
			<input type="button" value="Submit"/>

## How do I request a hardship withdrawal?

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1. Select *Request Transactions*.
2. A menu will appear below the tabs. Select the *Withdrawals/Rollovers Out* tab.
3. Select *Hardship* in the drop down box.
4. Select hardship reason in the drop down box.
5. Designate the amount you are requesting.
6. Select Submit.

**Note:** Submit supporting documentation by fax to planwithease at (866) 771-5047. The withdrawal request is reviewed within 5 business days. Notification of approval will be sent to you via email.

7. After planwithease notifies you of approval, log back into your account and place the cursor on *Documents* and select *Reports/Letters*. Print the certificate in the *Reports* tab and send it, along with the provider's form, to the provider.

**Hardship**

Ames Community School District 403(b)

Last Name

[Steps to Request a Withdrawal](#)

[Steps to Request a Rollover Out](#)

Choose the proper Withdrawal type by selecting your option within the dropdown box:

A hardship withdrawal is a withdrawal that is necessary to meet an immediate and heavy financial need. The withdrawal must be only to the extent necessary to satisfy the financial need. To request a hardship withdrawal, select the hardship reason from the drop-down box. Select the investment provider and enter the dollar amount from which you will be making the withdrawal(s).

Hardship withdrawal requests may not be consolidated for more than one reason, (i.e., post-secondary education, medical, etc.). Please select only one reason per transaction and submit each request separately.

If you do not receive an email instructing you to login to the website within 5 business days, after sending in your supporting documents, please login to the website. On the top navigation select Documents then Reports/Letters for your certificate. Also, check to ensure your email address is correct.

Select Hardship reason:

**Required documentation:**

**Please Note:** This request requires approval from planwithease.com®. Please submit the required documentation to support your hardship request. The request will not be approved without proper documentation. If you are required to provide additional documentation for your transaction request, please include the Additional Documentation Form when submitting your paperwork to planwithease.com. This form is located under the Forms link found under the Documents section on the top menu bar.

Please forward the following documentation to planwithease.com for approval of the hardship request.

- Invoice for funeral home services.
- Invoice or statement of burial expenses.

Available Hardship Amounts				
Investment Providers	Available Amount	Amount Available Per Contract	Amount Requested	As of Date
Ameriprise Financial, Inc - *Deselected	\$2,840.00	\$2,840.00	<input type="text" value="\$ 0.00"/>	08/20/2013
Total amount:	\$2,840.00		\$0.00	

## Help With Login

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When you log in for the first time, you will be prompted to complete the following steps (helpful hints for successful set up are shown below).

- Create a User ID
- Create a Password
- Choose and answer 3 Alternate Verification Questions
- Edit your personal information

### Creating a User ID and Password

User IDs and Passwords should be no more than 15 characters (letters and numbers only) and contain at least 1 letter and 1 number (letters are case sensitive). Review additional criteria for a successful User ID and Password below.

#### User ID – 3 DON'TS

- Do not use Password or SS#.
- Do not use three successive letters or numbers (i.e.: ABC123).
- Do not use special characters such as !, @, #, \$, %, &, etc.

#### Password - 3 DON'TS

- **Do not use User ID or SS#.**
- **Do not use three successive letters or numbers (i.e.: ABC123).**
- **Do not** use two of the same characters in a row (i.e.: instead of apple01, use aple01)

### Alternative Verification Questions

You will need to choose 3 different security questions and type an answer for each (answers are case sensitive). These questions will be asked as a security step for password resets and each time you log into the pwe site from an unknown computer.

### Editing Personal Information

Once you have logged in for the first time, you will be prompted to review and edit your personal information. You **MUST** provide the email address you want planwithease.com to use in sending notices to you. Select the *Save and Continue* button.

The screenshot shows the login page for planwithease.com. At the top, it says 'WELCOME TO' followed by the logo and 'planwithease.com®'. Below this is a 'Log In' section with a 'Enter Username' field and a password field (represented by dots). There are radio buttons for 'Participant' (selected) and 'Sponsor'. Below these are links for 'Login' and 'Forgot Login Credentials?'. A note states: 'Login fields are case sensitive. Replace "Enter Username" with your Username and dots with your password. Three consecutive failed login attempts may disable your account.' Annotations with red arrows point to the fields: 'Initial user ID is the participant's 9 digit social security number (no dashes or spaces)' points to the username field; 'Initial password is the participant's birth date (MMYY)' points to the password field; and 'Select "Participant"' points to the 'Participant' radio button.

The screenshot shows a form titled 'Alternate Verification Questions'. It has two columns: 'Question' and 'Answer'. There are three rows, each with the question 'What is your father's middle name?' and an empty answer field. A 'Submit' button is at the bottom right.

Question	Answer
What is your father's middle name?	
What is your father's middle name?	
What is your father's middle name?	